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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Counsel for Debtors, Ledaro Stokes and Carmen L.

Stokes

In Re:

Debtors, Ledaro Stokes and Carmen L. Stokes

Case No.: 17-12533

Order Filed on September 22, 2017 by Clerk U.S. Bankruptcy

Court District of New Jersey

Adv. No.:

Hearing Date:

Judge: JNP

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: September 22, 2017

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Upon consideration of Movant's Motion to Approve Loan Modification:

ORDERED, that the Movant's Motion to Approve Loan Modification is hereby

GRANTED; and it is further

ORDERED, that approval and recording (if applicable) of the loan modification shall in no way constitute a

violation of the automatic stay.

ORDERED, that if the pre-petition arrears are capitalized into the loan modification, secured creditor shall amend

and file its Proof of Claim within thirty (30) days of the date of this Order to reflect zero pre-petition arrears . Upon

receipt of an Amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other

creditors in accordance with the provisions of the confirmed plan.

ORDERED, that the debtors shall file a Modified Plan and Amended Schedule J within ten (10) days of the entry

of the within order.

ORDERED, that the Chapter 13 Trustee shall suspend disbursement to secured creditor pending amendment of its

proof of claim, and all money that would otherwise be paid to the secured creditor be held until the claim is amended or

the Trustee is notified by the secured creditor that the modification was not consummated, whichever shall first occur.

ORDERED, that in the event the modification is not consummated the secured creditor shall notify the Trustee

and the Debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall

then be paid to the secured creditor.